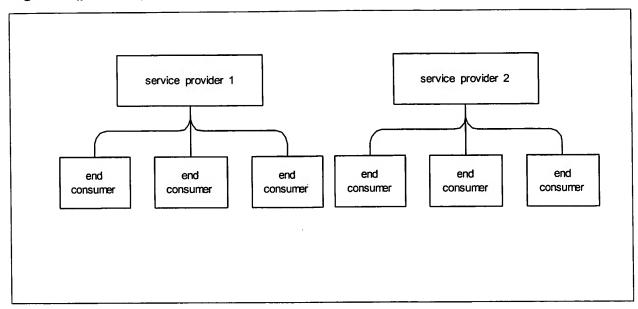
## Figure 1 (prior art)



## Figure 2 (prior art)

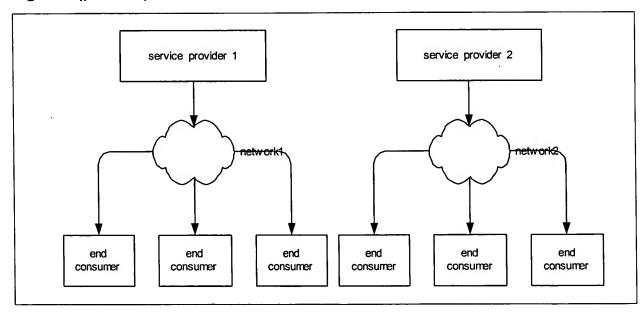


Figure 3 (prior art)

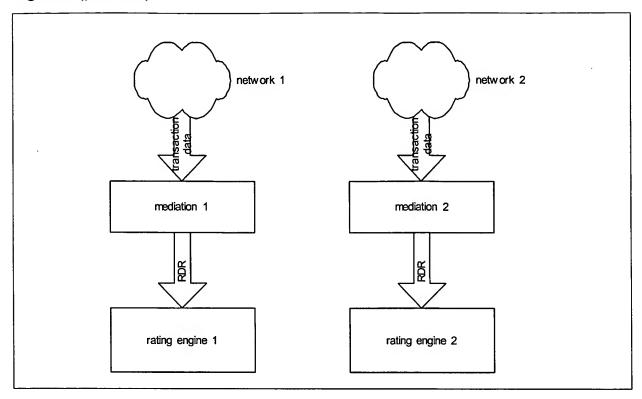
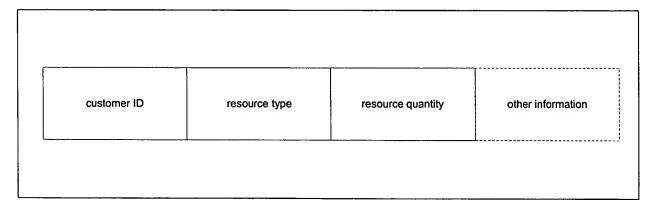
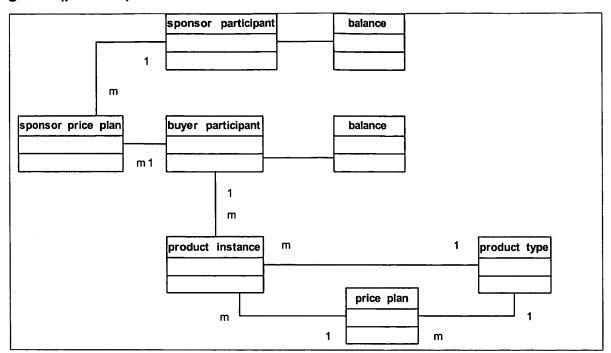


Figure 4 (prior art)



## Figure 5 (prior art)



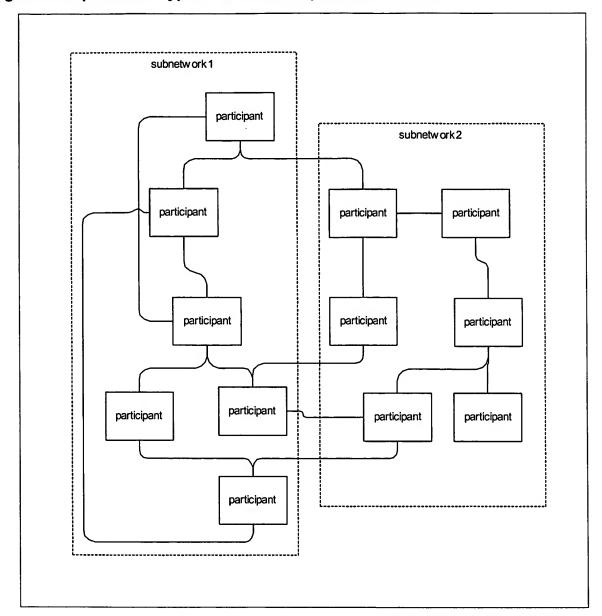


Figure 6: Depiction of Typical Multi-Participant Valu Chain

Figure 7

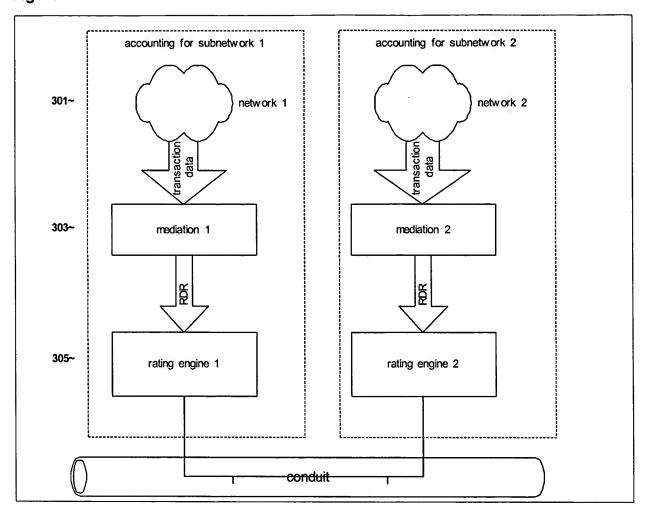


Figure 8: Data Structur s Inside Rating Engin

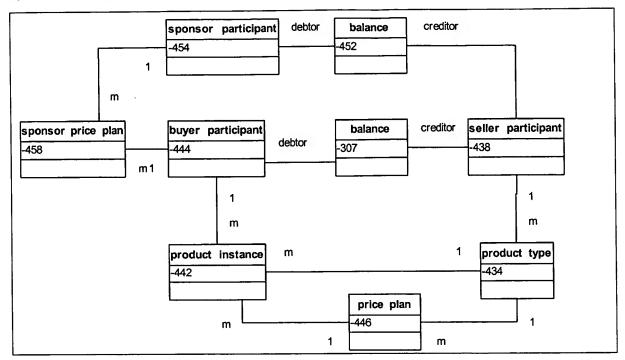
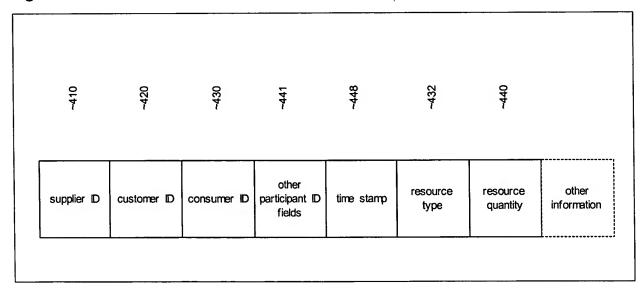


Figure 9: RDR Data Structures



Figur 10

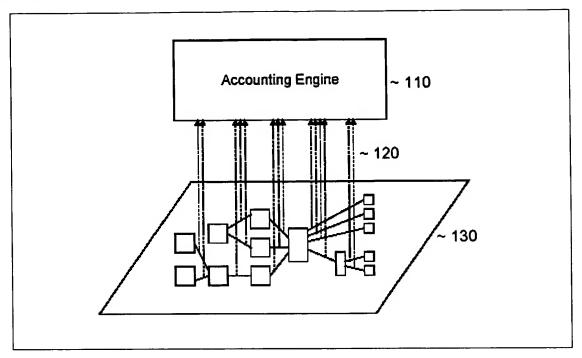


Figure 11

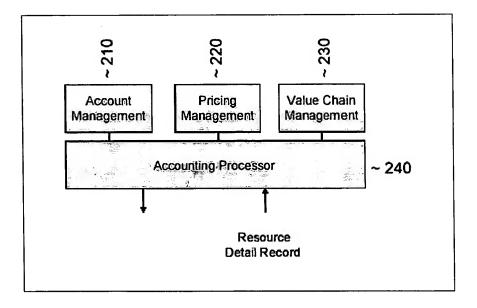


Figure 12

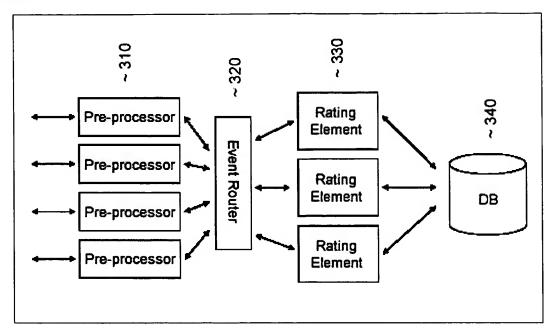
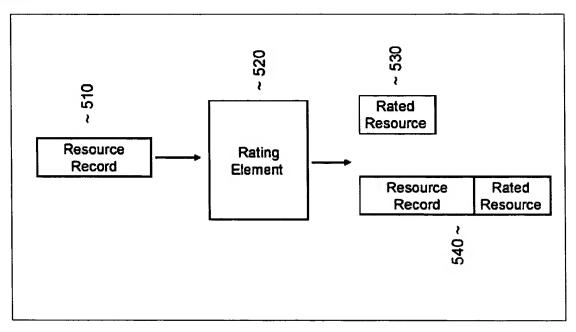


Figure 13



Figur 14

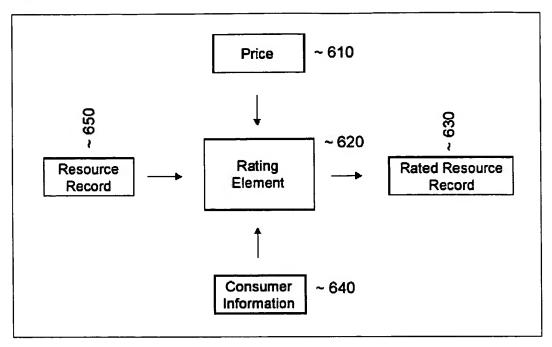


Figure 15

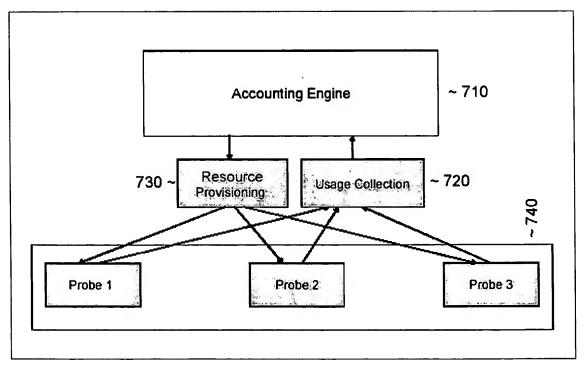


Figure 16

